



Welcome to your Four Access ISA

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Thanks for choosing us to take care of your Four Access ISA. At the Coventry, we've been helping savers and borrowers since 1884, so you know your money's in good hands.

Your Four Access ISA is a great choice for building up interest on your savings without it being taxed. You can save up to £20,000 in your ISA each tax year.

You'll have some flexibility should you need to access your money. It's a straightforward account which lets you take out money up to four times a year without having to pay any charges.

You've already told us whether you want us to pay your interest once a month or once a year. The interest rate's variable - so it can go up or down - but you can find the current interest rate for this account by looking at the savings page on our website.



Let's keep in touch

You're always welcome to contact us if you've any questions about your account. We'd also like to make sure we can touch base with you sometimes - whether it's to do with your Four Access ISA, or whether we've got news or other interesting things we'd like to share. If you've opted in to being sent marketing information from us, you'll get access to our updates by email. So if you haven't done so already, please let us have an email address that we can use to stay in touch.

You'll need to make sure we've got an up-to-date contact number for you too, as you'll sometimes get automated security calls to confirm it's you when you log in to Online Services.

If your address, phone number or email change, please tell us. The easiest way to update some of your contact details is by logging into Online Services. You can change your email address and phone number there, and download a change of address form or send us a secure message.

The 'Useful Forms' section of our website also has all the information and forms you need. Visit www.coventrybuildingsociety.co.uk/useful-forms

Ways to contact us



Online at thecoventry.co.uk



Write to us at Oakfield House, PO Box 600,
Binley Business Park, Coventry CV3 9YR



Call us on 0800 121 8899

Your money, when you need it

A 'Four Access' account is just as it sounds - you can access your money a certain number of times each year without being charged. And, like many of our ISAs, this one is flexible. That means that if you do take money out, you can pay it back in without it counting any further towards your annual £20,000 allowance. The really important thing to remember, though, is that you must do this before the end of the same tax year.

You can also add previous years' ISA savings (with us or another provider) to your balance, if you want to.

A quick reminder of how to use your account

- Paying money in
- Taking money out
- Accessing your account
- your Security Details
- Transferring to another ISA
- Checking your account
- If you change your mind
- If you have a complaint

We can also send you this leaflet in large print, Braille or on audio CD. Call us on **0800 121 8899** and we'll be happy to help.

Paying money in

You can save anything from £1 up to your new ISA allowance (currently £20,000) each tax year.

Setting up a bank transfer from another organisation might be the quickest and easiest way to pay money in.

The details you'll need:

Sort code: 40-63-01

Account number: Sometimes you might find we use 9 digits to display your account number. If so, just leave off the first digit.

If you want to set up a transfer from another Coventry account, using Online Services is the fastest way to go. But if you'd rather arrange it over the phone, just call our Customer Service Centre. Otherwise, come into a branch and we can do it there.

You can also pay in cash or cheques at a branch. Otherwise, post cheques to us at: **FREEPOST CBS CUSTOMER SERVICES**. You don't need a stamp.

Cheques should be payable to you. You'll need to write the account number of your Four Access ISA on the back of the cheque.

When making an online payment you will get a notification confirming that the payment details you have provided match an existing account. Be sure to check the payment details carefully, so that your money goes to the right place.

ISA transfers

You can transfer current and/or previous years' ISA savings into your Four Access ISA with an ISA transfer.

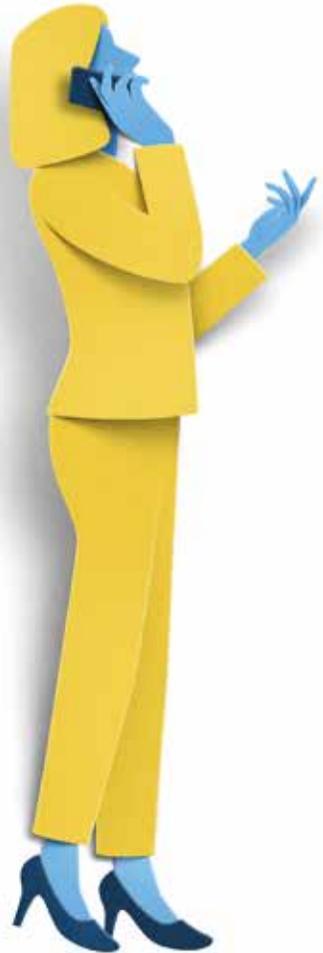
If you want to transfer your savings for the current tax year, you need to transfer them in full. If the savings are from previous years' ISAs, you can do a full or a part transfer.

It's straightforward to arrange a part or in full ISA transfer from another organisation yourself, using Online Services. You can also complete an internal ISA transfer online too.

If you can't access Online Services, or you'd like to do a part internal ISA transfer, you can call us or come into a branch to ask us to do it for you.

What if I don't pay any money in?

Your account will become inactive if after a full tax year you haven't paid any of your current year's allowance into it. If this happens, you can still take money out, and you'll still earn tax-free interest on your balance. You just won't be able to pay in any more towards your annual allowance (i.e. you'll be allowed to replace the amount you take out, but no more). Don't worry, though - it's easy for us to reactivate your ISA if it's become inactive. Just call us or pop into a branch.



Taking money out

Your Four Access ISA is designed to help you build up your savings. But if you do need to take money out of your account, you can do it up to four times a year without charge. From the fifth withdrawal onwards (which can include closure), you'll be charged the equivalent of 50 days' interest on the amount you withdraw.

You can also ask us to make a transfer, or request a cheque. Call us (with your Security Details to hand), come into a branch or send us a signed letter.

Please note that if you don't have a passbook with your account, you can only make a transfer to a Named Account you've set up, to another account you hold with us or do an ISA transfer.

Remember: when you move your money into an account that is not an ISA, the money loses its tax-free status.

Accessing your account - your Security Details

You'll need Online Security Details to operate your account online and separate Telephone Security Details to operate your account over the phone.

If you've already got Telephone Security Details for another account with us, you can use those. You can check any other accounts you hold with us, online, if you have up-to-date Online Security Details. If you don't, have a look on our website. You'll find all the information you need to set up new Security Details in the Online Services help section. If you aren't able to access our website, just give us a call.

Transferring to another ISA

We're big believers in choice, and in doing what's right for you. If you decide your account no longer suits you, it's simple to transfer your Four Access ISA savings into another ISA. Here's what you need to know.

You can transfer part or all of previous years' ISA savings - but if the savings are from this year's ISA allowance, you'll need to move them in full.

1 If you're making an ISA transfer to another Coventry Building Society ISA

You can do this online by following the steps for an internal ISA transfer.

2 ISA with another provider

Your new provider will need to arrange this. We can't do it for them. Contact them and ask for an 'ISA transfer'.

Checking your account

We'll send you a statement within a month of any money leaving your account. But we won't send you more than one a month, so rest assured that you won't end up with unnecessary piles of paperwork.

If you have a passbook and get it updated every time you make a transaction (in a branch or by post), we won't need to send you any statements.

At Coventry Building Society, we aim to do the best for our people and our planet. If you use Online Services you can support us in that goal by opting for paperless statements next time you log in.



If you change your mind

We really hope you'll be happy with your Four Access ISA. But if for some reason you change your mind, all our ISAs give you a 14-day cancellation period after you make your first payment. Day 1 starts from the day you make your first payment into the account, so if you did this on the first day of the month, your cancellation period would finish on the 15th day of the month.

To do this, come and see us in a branch, call us or write to us. It'll be treated as if you'd never had the ISA.

After 14 days, you're still free to close your account whenever you want to, for any reason. However, if you paid any money into your ISA, you won't be able to open another cash ISA in the same tax year. Remember if you've taken money out at least four times during the year, you'll be charged a sum equal to 50 days' interest on the balance that's left in the account.

If you're not happy with our service

Please tell us. We pride ourselves in dealing with problems quickly, thoroughly and fairly - and our members' interests are at the heart of everything we do. If you're still not satisfied once we've finished our complaints procedure, you can take your complaint to the Financial Ombudsman Service ([financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)).





Contact us

At a branch

For details of our opening hours, visit [thecoventry.co.uk](https://www.thecoventry.co.uk)

Online [thecoventry.co.uk](https://www.thecoventry.co.uk)

By phone 0800 121 8899

By post Oakfield House, PO Box 600, Binley, Coventry CV3 9YR.

Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (www.fca.org.uk) and the Prudential Regulation Authority (firm reference number 150892).

The information in this leaflet is provided for your information only and should not be taken as advice. Legally binding terms and conditions can be found in the Specific Terms for Four Access ISA and our Saving Accounts Terms and Conditions. For more information, speak to our specialists by telephone.

Our Customer Service Centre is open Monday to Friday 8am–7pm and Saturday 9am–2pm.

Calls to 0800 numbers are free when made from the UK. You may be charged for calls to all other numbers; please contact your service provider for further details. We may monitor, record, store and use telephone calls to help improve our service and as a record of our conversation.

Information correct at time of going to print (April 2024).